



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name SEACOAST BANKING CORPORATION OF FLORIDA

City/State STUART, FL

Bank Holding Company Information

Federal Reserve District: 6

Consolidated Assets (\$000): 10,904,817

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

SEACOAST BANKING CORPORATION OF FLORIDA

815 COLORADO AVENUE

STUART, FL 34994

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	67,118	62,296	251,473	254,367	250,535	7.74	110.48
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	66,963	62,099	250,715	253,529	249,802	7.83	110.73
Tax-exempt income on loans and leases.....	155	197	758	838	733	-21.32	39.64
Estimated tax benefit on income on loans and leases.....	60	77	284	348	190	-22.30	-31.19
Income on loans and leases (tax equivalent).....	67,178	62,373	251,757	254,715	250,725	7.70	110.09
Investment interest income (tax equivalent).....	10,234	6,505	30,000	30,360	36,053	57.33	20.18
Interest on balances due from depository institutions.....	30	105	1,118	357	1,154	-71.43	-6.25
Interest income on other earning assets.....	907	485	1,885	2,168	2,307	87.01	90.55
Total interest income (tax equivalent).....	78,349	69,468	284,760	287,600	290,239	12.78	91.10
Interest on time deposits of \$250K or more	181	363	961	2,206	3,661	-50.14	29.29
Interest on time deposits < \$250K.....	287	824	1,827	11,159	18,115	-65.17	-32.63
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	768	1,064	3,605	6,919	16,621	-27.82	23.08
Interest on other borrowings and trading liabilities.....	474	476	1,826	4,112	7,889	-0.42	-66.90
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	1,710	2,727	8,219	24,396	46,286	-37.29	-34.78
Net interest income (tax equivalent).....	76,639	66,741	276,541	263,204	243,953	14.83	99.70
Non-interest income.....	16,128	17,976	72,068	59,197	56,171	-10.28	55.06
Adjusted operating income (tax equivalent)	92,767	84,717	348,609	322,401	300,124	9.50	90.18
Overhead expense.....	59,222	46,306	198,209	184,338	161,397	27.89	68.12
Provision for credit losses.....	6,556	-5,715	-9,421	38,179	10,999		402.76
Securities gains (losses)	0	0	-363	1,096	1,031		
Other tax equivalent adjustments	-114	-5	11	-75	1		
Pretax net operating income (tax equivalent).....	26,423	44,007	159,254	101,043	128,947	-39.96	116.02
Applicable income taxes	5,835	10,158	34,339	22,818	29,873	-42.56	42.56
Tax equivalent adjustments	0	130	512	461	335	-100.00	-100.00
Applicable income taxes (tax equivalent).....	5,835	10,288	34,851	23,279	30,208	-43.28	35.51
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	20,588	33,719	124,403	77,764	98,739	-38.94	159.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	20,588	33,719	124,403	77,764	98,739	-38.94	159.75
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	20,588	33,719	124,403	77,764	98,739	-38.94	159.75
Investment securities income (tax equivalent).....	10,234	6,505	30,000	30,360	36,053	57.33	20.18
US Treasury and agency securities (excluding mortgage-backed securities)	46	62	225	265	321	-25.81	84.00
Mortgage-backed securities	6,910	3,614	18,060	16,019	16,148	91.20	33.68
All other securities	3,278	2,829	11,715	14,076	19,584	15.88	-1.32
Cash dividends declared.....	7,994	0	22,506	0	0		
Common	7,994	0	22,506	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis**Percent of Average Assets**

Interest income (tax equivalent).....
 Less: Interest expense.....
 Equals: Net interest income (tax equivalent).....
 Plus: Non-interest income.....
 Equals: adjusted operating income (tax equivalent).....
 Less: Overhead expense.....
 Less: Provision for credit losses.....
 Plus: Realized gains (losses) on held-to-maturity securities.....
 Plus: Realized gains (losses) on available-for-sale securities.....
 Plus: other tax equivalent adjustments.....
 Equals: Pretax net operating income (tax equivalent).....
 Less: Applicable income taxes (tax equivalent).....
 Less: Minority interest.....
 Equals: Net operating income.....
 Plus: Net extraordinary items.....
 Equals: Net income.....
 Memo: Net income (last four quarters).....
 Net income-BHC and noncontrolling (minority) interest.....

Margin Analysis

Average earning assets / Average assets.....
 Average interest-bearing funds / Average assets.....
 Interest income (tax equivalent) / Average earning assets.....
 Interest expense / Average earning assets.....
 Net interest income (tax equivalent) / Average earning assets.....

Yield or Cost

Total loans and leases (tax equivalent).....
 Interest-bearing bank balances.....
 Federal funds sold and reverse repos.....
 Trading assets.....
 Total earning assets.....

Investment securities (tax equivalent).....
 US Treasury and agency securities (excluding mortgage-backed securities).....
 Mortgage-backed securities.....
 All other securities.....

Interest-bearing deposits.....
 Time deposits of \$250K or more.....
 Time deposits < \$250K.....
 Other domestic deposits.....
 Foreign deposits.....

Federal funds purchased and repos.....
 Other borrowed funds and trading liabilities.....
 All interest-bearing funds.....

03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
2.95	2.75	62	3.28	3.22	54	3.06	3.12	41	3.67	3.53	60	4.25	4.19	57
0.06	0.19	13	0.13	0.33	10	0.09	0.26	6	0.31	0.54	18	0.68	0.95	19
2.88	2.55	71	3.15	2.88	77	2.97	2.85	58	3.36	2.96	83	3.57	3.21	73
0.61	0.97	33	0.85	0.98	49	0.77	0.94	42	0.76	0.98	39	0.82	0.90	46
3.49	3.56	55	4	3.86	63	3.74	3.89	48	4.11	3.96	60	4.39	4.16	58
2.23	2.18	62	2.19	2.32	43	2.13	2.37	37	2.35	2.48	43	2.36	2.59	38
0.25	0.04	88	-0.27	0	12	-0.10	-0.01	23	0.49	0.38	68	0.16	0.12	71
0	0	49	0	0	50	0	0	49	0	0	48	0	0	48
0	0	42	0	0.01	35	0	0.01	6	0.01	0.02	59	0.02	0.01	78
0	0	3	0	0	4	0	0	80	0	0	8	0	0	83
0.99	1.35	20	2.08	1.77	72	1.71	1.64	48	1.29	1.22	55	1.89	1.53	79
0.22	0.31	24	0.49	0.39	73	0.37	0.35	43	0.30	0.27	59	0.44	0.35	76
0	0	42	0	0	46	0	0	46	0	0	45	0	0	45
0.77	1.03	22	1.59	1.35	73	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77
0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
0.77	1.02	22	1.59	1.35	73	1.33	1.25	57	0.99	0.97	52	1.45	1.19	77
1.13	1.17	46	1.35	1.14	71	1.33	1.26	56	0.99	0.97	52	1.45	1.19	77
0.77	1.04	20	1.59	1.36	72	1.33	1.25	56	0.99	0.97	52	1.45	1.19	76
97.13	93.16	91	90.88	94.02	11	90.44	93.81	10	91.78	93.47	25	91.06	93.22	25
52.21	60.43	17	57.38	66.69	16	54.51	65.01	13	59.51	68.25	18	62.64	70.66	19
3.04	2.96	54	3.61	3.43	65	3.38	3.34	51	4	3.78	70	4.67	4.49	69
0.07	0.20	11	0.14	0.35	13	0.10	0.28	7	0.34	0.57	18	0.74	1.02	21
2.97	2.75	62	3.47	3.06	85	3.28	3.05	70	3.66	3.17	83	3.92	3.45	73
4.24	3.88	75	4.33	4.06	68	4.38	4.16	69	4.49	4.28	68	5.08	4.98	55
0.02	0.18	4	0.07	0.12	10	0.14	0.15	42	0.14	0.32	8	2.05	2.26	44
0.19	0.28	46		0.13			0.17			0.43			2.02	
3.03	2.93	57	3.60	3.48	68	3.37	3.40	49	3.99	3.80	72	4.66	4.47	68
1.66	1.78	38	1.67	1.92	35	1.62	1.75	41	2.38	2.32	57	3.01	2.74	75
2.95	1.09	96	3.23	1.23	95	3.17	1.22	97	3.02	1.87	87	3.45	2.54	86
1.26	1.67	11	1.08	1.52	17	1.09	1.44	19	1.46	2.05	7	1.79	2.54	2
3.78	2.75	81	5.51	2.93	93	4.33	2.49	95	6	3.24	91	7.11	3.80	95
0.06	0.16	16	0.14	0.34	10	0.09	0.27	8	0.33	0.62	14	0.73	1.13	14
0.51	0.48	57	0.91	0.98	44	0.62	0.79	35	1.22	1.60	20	1.70	2.13	13
0.29	0.44	26	0.59	0.95	17	0.39	0.75	13	1.22	1.49	22	2.04	1.91	60
0.06	0.13	28	0.11	0.19	24	0.08	0.17	21	0.21	0.36	20	0.60	0.86	31
			0.14			0.88			0.42			1.24		2.53
0.15	0.16	58	0.14	0.12	66	0.15	0.11	70	0.33	0.37	59	1.34	1.23	62
				0.57		0	0.53	29	1.10	0.55	70	1.84	1.03	57
0.12	0.31	12	0.22	0.49	12	0.16	0.41	5	0.52	0.79	20	1.08	1.34	29

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
Non-interest Income and Expenses										
Total non-interest income		16,128		17,976		72,068		59,197		56,171
Fiduciary activities income		1,983		1,689		7,038		5,504		4,442
Service charges on deposit accounts - domestic		2,801		2,338		9,777		9,429		11,529
Trading revenue.....		0		0		0		0		0
Investment banking fees and commissions.....		675		621		2,573		1,993		1,879
Insurance activities revenue.....		0		13		17		10		30
Venture capital revenue.....		0		0		0		0		0
Net servicing fees		318		373		1,317		1,131		817
Net securitization income		0		0		0		0		0
Net gains (losses) on sales of loans, OREO, other assets.....		2,280		4,770		14,206		14,533		10,393
Other non-interest income.....		8,071		8,172		37,140		26,597		27,081
Total overhead expenses		59,222		46,306		198,209		184,338		161,397
Personnel expense.....		33,721		26,373		115,156		104,084		87,526
Net occupancy expense.....		5,412		5,043		19,530		20,024		20,528
Goodwill impairment losses		0		0		0		0		0
Amortization expenses and impairment loss (other intangible assets).....		1,446		1,211		5,033		5,857		5,825
Other operating expenses.....		18,643		13,679		58,490		54,373		47,518
Fee income on mutual funds and annuities.....		335		314		1,305		1,045		1,089
Memoranda										
Assets under management in proprietary mutual funds and annuities		0		0		0		0		0
Number of equivalent employees		1,066		953		989		965		878
Average personnel expense per employee.....		31.63		27.67		116.44		107.86		99.69
Average assets per employee.....		9,970.47		8,882.84		9,422.61		8,122.62		7,778.85
BHC Peer # 1 Pct BHC Peer # 2 Pct										
Analysis Ratios										
Mutual fund fee income / Non-interest income	2.08	2.26	54	1.75	0.51	84	1.81	0.54	84	1.77
Overhead expenses / Net Interest Income + non-interest income	63.92	61.09	60	54.75	58.74	35	56.94	60.88	33	57.27
Percent of Average Assets										
Total overhead expense	2.23	2.18	62	2.19	2.32	43	2.13	2.37	37	2.35
Personnel expense.....	1.27	1.21	63	1.25	1.37	42	1.24	1.37	38	1.33
Net occupancy expense.....	0.20	0.23	37	0.24	0.28	34	0.21	0.28	23	0.26
Other operating expenses.....	0.76	0.71	70	0.70	0.65	65	0.68	0.70	50	0.77
Overhead less non-interest income	1.62	1.18	85	1.34	1.31	52	1.35	1.39	45	1.60
Percent of Adjusted Operating Income (Tax Equivalent)										
Total overhead expense	63.84	60.59	62	54.66	56.76	42	56.86	60	37	57.18
Personnel expense.....	36.35	33.94	60	31.13	33.37	40	33.03	34.64	41	32.28
Net occupancy expense.....	5.83	6.43	38	5.95	7.02	36	5.60	7.36	22	6.21
Other operating expenses.....	21.66	19.35	74	17.58	16.18	72	18.22	17.56	62	18.68
Total non-interest income	17.39	26.24	32	21.22	23.02	49	20.67	24.76	38	18.36
Fiduciary activities income	2.14	2.31	58	1.99	1.92	59	2.02	2.32	54	1.71
Service charges on domestic deposit accounts	3.02	3.51	40	2.76	2.52	62	2.80	3.11	53	2.92
Trading revenue.....	0	0.53	34	0	0.07	38	0	0.07	39	0
Investment banking fees and commissions.....	0.73	2.33	35	0.73	0.91	55	0.74	0.92	56	0.62
Insurance activities revenue.....	0	0.38	16	0.02	0.60	54	0	0.64	51	0
Venture capital revenue.....	0	0.02	43	0	0	48	0	0	48	0
Net servicing fees	0.34	1.49	51	0.44	0.81	65	0.38	0.47	69	0.35
Net securitization income	0	0	48	0	0	49	0	0	47	0
Net gain (loss) - sales of loans, OREO, and other assets	2.46	1.74	70	5.63	4.38	67	4.08	4.52	62	4.51
Other non-interest income.....	8.70	8.92	59	9.65	7.50	73	10.65	8.76	70	8.25
Overhead less non-interest income	46.45	33.42	82	33.44	33.65	45	36.18	34.71	53	38.82
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.08	20.83	63	23.08	21.42	57	21.56	21.61	46	22.58
Applicable income tax + TE / Pretax net operating income + TE	22.08	22.92	43	23.38	23.03	49	21.88	21.64	43	23.04

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

Assets

	Dollar Amount in Thousands						Percent Change	
		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	5,136,079	4,112,378	4,628,500	4,200,025	4,230,156	24.89	110.98	
Commercial and industrial loans	1,109,381	1,346,090	1,100,190	1,327,861	751,328	-17.58	215.71	
Loans to individuals	171,684	174,599	174,465	189,203	207,613	-1.67	3.70	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0	0	0	
Agricultural loans	750	1,944	1,534	1,831	1,429	-61.42	-32.86	
Other loans and leases	53,938	87,405	52,131	85,319	27,907	-38.29	43.37	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	6,471,832	5,722,416	5,956,820	5,804,239	5,218,433	13.10	116.44	
Less: Allowance for loan and lease losses	89,838	86,643	83,315	92,733	35,154	3.69	265.76	
Net loans and leases	6,381,994	5,635,773	5,873,505	5,711,506	5,183,279	13.24	115.21	
Debt securities that reprice or mature in over 1 year	2,117,013	1,373,222	1,966,670	1,366,949	948,763	54.16	132.37	
Mutual funds and equity securities	8,864	6,416	9,316	6,530	6,392	38.15	36.37	
Subtotal	8,507,871	7,015,411	7,849,491	7,084,985	6,138,434	21.27	119.10	
Interest-bearing bank balances	877,362	890,952	498,979	318,208	38,430	-1.53	10582.60	
Federal funds sold and reverse repos	0	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year	336,610	190,481	316,289	215,692	259,461	76.72	-9.36	
Trading assets	0	0	0	0	0	0	0	
Total earning assets	9,721,843	8,096,844	8,664,759	7,618,885	6,436,325	20.07	128.07	
Non-interest-bearing cash and due from depository institutions	351,128	89,123	238,750	86,630	89,843	293.98	157.00	
Premises, fixed assets, and leases	116,127	94,821	107,660	100,656	92,780	22.47	98.13	
Other real estate owned	11,567	15,549	13,618	12,750	12,390	-25.61	46.70	
Investment in unconsolidated subsidiaries	42,633	25,763	42,126	25,171	15,620	65.48	148.37	
Intangible and other assets	661,519	489,720	614,520	498,300	461,553	35.08	130.64	
Total assets	10,904,817	8,811,820	9,681,433	8,342,392	7,108,511	23.75	128.62	
Quarterly average assets	10,628,516	8,465,342	10,061,034	8,352,822	6,986,139	25.55	125.75	
Average loans and leases (YTD)	6,338,887	5,759,375	5,750,694	5,677,682	4,932,756	10.06	117.18	
Memoranda								
Loans held-for-sale	20,615	60,924	31,791	68,890	20,029	-66.16	26.27	
Loans not held-for-sale	6,451,217	5,661,492	5,925,029	5,735,349	5,198,404	13.95	116.94	
Real estate loans secured by 1–4 family	1,618,300	1,306,251	1,456,080	1,410,131	1,526,385	23.89	77.93	
Commercial real estate loans	3,503,273	2,787,993	3,156,494	2,770,290	2,681,468	25.66	130.45	
Construction and land development	259,421	227,113	230,824	245,103	325,113	14.23	48.25	
Multifamily	183,538	142,885	181,093	145,914	168,565	28.45	180.42	
Nonfarm nonresidential	3,060,314	2,417,995	2,744,577	2,379,273	2,187,790	26.56	139.14	
Real estate loans secured by farmland	14,506	18,134	15,926	19,604	22,303	-20.01	207.53	
Total investment securities	2,462,487	1,570,119	2,292,275	1,589,171	1,214,616	56.83	91.05	
U.S. Treasury securities	191	199	197	101	100	-4.02	91.00	
US agency securities (excluding mortgage-backed securities)	6,090	7,819	6,582	8,676	10,014	-22.11	-47.22	
Municipal securities	31,249	34,804	33,363	35,326	31,756	-10.21	-50.27	
Mortgage-backed securities	2,102,969	1,348,409	1,950,127	1,336,343	928,136	55.96	107.75	
Asset-backed securities	313,124	172,472	292,690	202,195	238,218	81.55	133.93	
Other debt securities	0	0	0	0	0	0	-100.00	
Mutual funds and equity securities	8,864	6,416	9,316	6,530	6,392	38.15	36.37	
Available-for-sale securities	1,706,619	1,051,396	1,644,319	1,398,157	946,855	62.32	87.69	
U.S. Treasury securities	191	199	197	101	100	-4.02	91.00	
US agency securities (excluding mortgage-backed securities)	6,090	7,819	6,582	8,676	10,014	-22.11	-47.22	
Municipal securities	31,249	34,804	33,363	35,326	31,756	-10.21	-50.27	
Mortgage-backed securities	1,355,965	836,102	1,311,487	1,151,859	666,767	62.18	105.60	
Asset-backed securities	313,124	172,472	292,690	202,195	238,218	81.55	192.77	
Other debt securities	0	0	0	0	0	0	-100.00	
Mutual funds and equity securities	0	0	0	0	0	0	-100.00	
Held-to-maturity securities appreciation (depreciation)	-37,512	-11,587	-11,242	7,695	844			
Available-for-sale securities appreciation (depreciation)	-95,944	11,839	-9,339	26,618	6,090			
Structured notes, fair value	0	0	0	0	0	0	0	
Pledged securities	451,787	348,807	496,934	420,758	284,815	29.52	-41.13	

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,522,700	2,685,257	3,075,534	2,289,789	1,590,492	31.19	187.54
NOW, ATS and transaction accounts	2,253,562	1,647,936	1,890,236	1,566,069	1,181,731	36.75	158.41
Time deposits less brokered deposits < \$250K	267,587	173,353	394,601	226,901	504,837	54.36	3.37
MMDA and other savings accounts	2,936,866	2,439,530	2,546,876	2,245,547	1,627,515	20.39	148.23
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	8,980,715	6,946,076	7,907,247	6,328,306	4,904,575	29.29	153.75
Time deposits of \$250K or more	133,149	146,229	150,342	171,463	207,319	-8.94	108.89
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	120,922	109,171	121,565	119,609	86,121	10.76	-33.96
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	0	0	0	0	319,333		-100.00
Other borrowings w/remaining maturity over 1 year	0	0	0	0	25,765		
Brokered deposits < \$250K	129,904	293,444	10,000	432,792	472,857	-55.73	71.55
Noncore funding	383,975	548,844	281,907	723,864	1,111,395	-30.04	-38.52
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	71,716	71,436	71,646	71,365	71,085	0.39	2.00
Other liabilities	112,126	90,115	109,897	88,455	35,817	24.43	237.54
Total liabilities	9,548,532	7,656,471	8,370,697	7,211,990	6,122,872	24.71	123.76
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	6,124	5,529	5,850	5,524	5,151	10.76	50.28
Common surplus	1,062,358	858,584	963,747	855,988	786,138	23.73	107.98
Retained earnings	371,192	290,420	358,598	256,701	195,813	27.81	
Accumulated other comprehensive income	-73,034	9,405	-6,994	20,370	4,465		
Other equity capital components	-10,459	-8,693	-10,569	-8,285	-6,032		
Total holding company equity capital	1,356,181	1,155,245	1,310,632	1,130,298	985,535	17.39	169.89
Noncontrolling (minority) interest in subsidiaries	104	104	104	104	104	0.00	
Total equity capital, including minority interest	1,356,285	1,155,349	1,310,736	1,130,402	985,639	17.39	169.91
Total liabilities and capital	10,904,817	8,811,820	9,681,433	8,342,392	7,108,511	23.75	128.62
Memoranda							
Non-interest-bearing deposits	3,522,709	2,685,257	3,075,534	2,289,789	1,590,492	31.19	187.54
Interest-bearing deposits	5,721,059	4,700,492	4,992,055	4,642,772	3,994,259	21.71	133.18
Total deposits	9,243,768	7,385,749	8,067,589	6,932,561	5,584,751	25.16	151.28
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,310,632	1,130,298	1,130,298	985,535	864,267		
Accounting restatements	0	0	0	0	0		
Net income	20,588	33,719	124,403	77,764	98,739		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,817	2,601	15,990	8,072	7,652		
Sale of treasury stock	144	106	512	407	437		
Less: Purchase of treasury stock	33	514	2,796	2,660	3,085		
Changes incident to business combinations	94,067	0	92,095	62,152	0		
Less: Dividends declared	7,994	0	22,506	0	0		
Change in other comprehensive income	-66,040	-10,965	-27,364	15,904	17,525		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	-16,876	0		
Holding company equity capital, ending balance	1,356,181	1,155,245	1,310,632	1,130,298	985,535		

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Total Assets															
Real estate loans	47.10	37.11	74	46.67	47.52	51	47.81	47.29	53	50.35	48.33	57	59.51	52.67	65
Commercial and industrial loans	10.17	10.78	54	15.28	12.96	66	11.36	10.08	67	15.92	13.47	66	10.57	11.45	55
Loans to individuals	1.57	3.61	51	1.98	2	70	1.80	2.29	66	2.27	2.29	70	2.92	2.71	71
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0	45	0	0	46	0	0	45	0	0	44
Agricultural loans.....	0.01	0.17	34	0.02	0.39	46	0.02	0.46	39	0.02	0.43	45	0.02	0.53	43
Other loans and leases.....	0.49	4.19	12	0.99	1.35	64	0.54	1.08	62	1.02	1.39	64	0.39	1.08	57
Net loans and leases.....	58.52	59.31	46	63.96	67.03	30	60.67	64.16	32	68.46	69.27	39	72.92	72.36	46
Debt securities over 1 year.....	19.41	19.47	54	15.58	14.84	57	20.31	17.60	61	16.39	13.53	67	13.35	13.66	51
Mutual funds and equity securities	0.08	0.06	68	0.07	0.05	72	0.10	0.07	76	0.08	0.05	70	0.09	0.06	72
Subtotal	78.02	80.04	31	79.61	82.50	31	81.08	82.59	39	84.93	83.47	51	86.35	86.76	40
Interest-bearing bank balances	8.05	7.18	60	10.11	8.07	64	5.15	7.80	42	3.81	6.78	34	0.54	2.97	17
Federal funds sold and reverse repos.....	0	0.55	27	0	0.02	39	0	0.05	38	0	0.02	38	0	0.03	36
Debt securities 1 year or less	3.09	1.65	82	2.16	1.82	64	3.27	1.75	79	2.59	2.03	68	3.65	2.10	78
Trading assets	0	0.52	20	0	0.03	38	0	0.02	38	0	0.04	38	0	0.03	38
Total earning assets.....	89.15	91.28	23	91.89	93.23	29	89.50	93.39	5	91.33	92.98	23	90.54	92.39	24
Non-interest cash and due from depository institutions.....	3.22	0.96	99	1.01	0.99	56	2.47	0.87	96	1.04	1.07	56	1.26	1.14	59
Other real estate owned.....	0.11	0.01	95	0.18	0.03	92	0.14	0.02	90	0.15	0.03	91	0.17	0.04	89
All other assets.....	7.63	7.70	49	7.10	5.66	72	8.04	5.67	87	7.63	5.87	78	8.19	6.41	77
Memoranda															
Short-term investments	11.13	10.28	62	12.27	10.52	61	8.42	10.52	45	6.40	9.38	35	4.19	5.36	47
U.S. Treasury securities.....	0	1.80	19	0	0.20	57	0	0.69	45	0	0.19	63	0	0.29	56
US agency securities (excluding mortgage-backed securities)	0.06	0.79	33	0.09	1.50	19	0.07	1.83	15	0.10	1.28	22	0.14	1.25	29
Municipal securities	0.29	1.72	31	0.39	3.10	27	0.34	3.67	22	0.42	2.96	29	0.45	2.58	27
Mortgage-backed securities	19.28	14.04	76	15.30	9.07	81	20.14	10.07	88	16.02	8.52	86	13.06	9.38	73
Asset-backed securities	2.87	0.56	88	1.96	0.41	87	3.02	0.43	90	2.42	0.35	90	3.35	0.30	91
Other debt securities	0	0.55	8	0	0.57	13	0	0.67	10	0	0.60	12	0	0.53	15
Loans held-for-sale.....	0.19	0.40	57	0.69	0.50	73	0.33	0.28	75	0.83	0.58	75	0.28	0.39	65
Loans held for investment	59.16	59.15	46	64.25	66.84	32	61.20	64.47	32	68.75	69.07	41	73.13	72.01	48
Real estate loans secured by 1–4 family	14.84	11.67	71	14.82	13.84	61	15.04	13.45	60	16.90	14.47	65	21.47	16.02	72
Revolving	3.22	1.40	88	3.63	1.72	86	3.48	1.60	88	4.09	1.79	90	4.11	2.24	78
Closed-end, secured by first liens	11.22	9.94	65	10.75	11.57	54	11.39	11.44	58	12.52	12.11	60	16.65	13.07	70
Closed-end, secured by junior liens	0.40	0.17	85	0.44	0.24	82	0.17	0.22	49	0.29	0.27	60	0.71	0.37	85
Commercial real estate loans	32.13	23.42	71	31.64	30.69	54	32.60	30.90	54	33.21	30.65	59	37.72	33.26	67
Construction and land development	2.38	3.49	42	2.58	4.24	27	2.38	4.37	22	2.94	4.32	33	4.57	5	51
Multifamily.....	1.68	3.52	35	1.62	5.14	20	1.87	4.79	26	1.75	5.03	24	2.37	4.76	35
Nonfarm nonresidential	28.06	15.11	90	27.44	19.94	77	28.35	20.52	84	28.52	19.97	83	30.78	21.85	82
Real estate loans secured by farmland.....	0.13	0.33	60	0.21	0.82	51	0.16	0.95	48	0.23	0.85	54	0.31	0.95	53

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,003,451	1,557,508	1,336,027
Commit: Secured commercial real estate loans	361,743	221,572	352,515	210,370	247,994
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			2,264	2,761	3,862
Securities underwriting	125	250	125	250	0
Standby letters of credit	13,910	10,856	13,280	11,858	12,815
Commercial and similar letters of credit	146	393	0	506	727
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	13,318	51,054	10,480	46,041	9,251
Written options contracts (interest rate)	13,318	51,054	10,480	46,041	9,251
Purchased options contracts (interest rate)	300,000	300,000	300,000	300,000	0
Interest rate swaps	419,808	366,981	350,786	364,758	249,212
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						20.69	16.95	74	18.67	16.09	67	18.79	16.97	64	
Standby letters of credit	0.13	0.64	9	0.12	0.30	24	0.14	0.31	26	0.14	0.31	28	0.18	0.36	27
Commercial and similar letters of credit	0	0.02	47	0	0.01	78	0	0.01	36	0.01	0.01	81	0.01	0.01	81
Securities lent	0	0.08	42	0	0	49	0	0	49	0	0	49	0	0	49
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0	45	0	0	46	0	0	46	0	0	47
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0	47	0	0	48	0	0	47	0	0	48
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0	48	0	0.01	46	0	0.02	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0	48	0	0	46	0	0	46	0	0	47
Derivative contracts	6.85	45.51	25	8.73	4	77	6.94	3.32	77	9.07	3.72	79	3.77	2.95	74
Interest rate contracts	6.85	33.09	28	8.73	3.89	77	6.94	3.25	77	9.07	3.62	79	3.77	2.87	74
Interest rate futures and forward contracts	0.12	4.02	46	0.58	0.23	87	0.11	0.07	84	0.55	0.20	86	0.13	0.08	82
Written options contracts (interest rate)	0.12	1.59	37	0.58	0.21	83	0.11	0.10	80	0.55	0.24	83	0.13	0.13	78
Purchased options contracts (interest rate)	2.75	1.35	82	3.40	0.01	99	3.10	0.01	99	3.60	0.03	97	0	0.02	45
Interest rate swaps	3.85	19.54	25	4.16	2.86	76	3.62	2.61	75	4.37	2.58	77	3.51	2.19	78
Foreign exchange contracts	0	6.48	26	0	0	47	0	0	48	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	3.96	27	0	0	47	0	0	48	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0.05	41	0	0	49	0	0	49	0	0	49	0	0	48
Purchased options contracts (foreign exchange)	0	0.05	41	0	0	49	0	0	49	0	0	49	0	0	48
Foreign exchange rate swaps	0	0.74	39	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	1.07	35	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0.08	43	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0.36	38	0	0	48	0	0	49	0	0	49	0	0	48
Purchased options contracts (commodity and other)	0	0.26	39	0	0	48	0	0	49	0	0	49	0	0	48
Commodity and other swaps	0	0.32	38	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						34.84	27.65	79	27.43	24.20	64	27.08	24.81	59	

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	746,444	769,089	671,746	756,840	267,714
Interest rate contracts	746,444	769,089	671,746	756,840	267,714
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	13,318	51,054	10,480	46,041	9,251
Written options	13,318	51,054	10,480	46,041	9,251
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	13,318	51,054	10,480	46,041	9,251
Purchased options	300,000	300,000	300,000	300,000	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	300,000	300,000	300,000	300,000	0
Swaps	419,808	366,981	350,786	364,758	249,212
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	746,444	769,089	671,746	756,840	267,714
Interest rate contracts	746,444	769,089	671,746	756,840	267,714
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	719,807	666,981	650,785	664,758	258,463
One year or less	11,252	0	3,020	0	9,251
Over 1 year to 5 years	369,490	383,983	378,400	384,631	105,885
Over 5 years	339,065	282,998	269,365	280,127	143,327
Gross negative fair value (absolute value)	8,923	10,527	8,022	13,339	4,817
Gross positive fair value.....	9,045	11,305	8,311	14,344	0
Held for trading.....	0	0	0	0	0
Non-traded.....	9,045	11,305	8,311	14,344	0
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Percent of Notional Amount															
Interest rate contracts	100	93.91	75	100	99.78	57	100	99.27	56	100	99.50	58	100	99.57	60
Foreign exchange contracts	0	3.18	25	0	0.19	44	0	0.15	44	0	0.19	43	0	0.14	42
Equity, commodity, and other contracts	0	1.19	34	0	0	47	0	0	48	0	0	47	0	0.07	45
Futures and forwards	1.78	10.22	41	6.64	14.72	49	1.56	7.01	50	6.08	15.03	49	3.46	14.06	52
Written options	1.78	6.03	39	6.64	8.58	52	1.56	5.82	44	6.08	10.24	49	3.46	11.73	45
Exchange-traded	0	0.13	42	0	0	50	0	0	50	0	0	50	0	0	48
Over-the-counter	1.78	5.74	41	6.64	8.58	52	1.56	5.82	44	6.08	10.24	49	3.46	10.84	45
Purchased options	40.19	3.59	97	39.01	0.99	98	44.66	1.88	98	39.64	2.13	98	0	2.45	35
Exchange-traded	0	0.13	42	0	0	50	0	0	50	0	0	50	0	0	49
Over-the-counter	40.19	3.11	97	39.01	0.99	98	44.66	1.88	98	39.64	2.13	98	0	2.28	36
Swaps	56.24	74.58	23	47.72	76.25	21	52.22	82.75	14	48.19	71.83	32	93.09	64.61	63
Held for trading	0	38.74	22	0	19.29	36	0	24.39	32	0	16.03	34	0	15.01	35
Interest rate contracts	0	32.48	22	0	11.28	36	0	16.71	32	0	16.37	34	0	16.17	35
Foreign exchange contracts	0	1.60	34	0	0	47	0	0	47	0	0	47	0	0.11	46
Equity, commodity, and other contracts	0	0.58	40	0	0	49	0	0	49	0	0	49	0	0	48
Non-traded	100	61.26	77	100	80.71	63	100	75.61	67	100	83.97	65	100	84.99	64
Interest rate contracts	100	57.41	85	100	80.41	68	100	74.23	71	100	83.02	69	100	84.69	69
Foreign exchange contracts	0	0.37	32	0	0.01	46	0	0	46	0	0	45	0	0.01	44
Equity, commodity, and other contracts	0	0.11	38	0	0	48	0	0	49	0	0	48	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less)	96.43	92.63	41	86.72	72.89	45	96.88	85.18	50	87.83	79.60	45	96.54	80.07	61
One year or less	1.51	27.97	13	0	15.10	11	0.45	11.52	24	0	15.52	12	3.46	15.20	50
Over 1 year to 5 years	49.50	26.35	81	49.93	18.15	90	56.33	26.87	85	50.82	19.75	86	39.55	22.92	70
Over 5 years	45.42	29.53	68	36.80	34.72	49	40.10	38.91	48	37.01	32.47	52	53.54	34.12	69
Gross negative fair value (absolute value)	1.20	1.21	53	1.37	1.69	45	1.19	1.54	46	1.76	2.84	33	1.80	1.30	65
Gross positive fair value	1.21	1.52	52	1.47	1.70	47	1.24	1.36	48	1.90	2.25	43	0	1.14	2
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.06	31	0.01	0.01	78	0.01	0	79	0.01	0.01	77	0.01	0	78
Gross positive fair value (X)	0.01	0.06	23	0.01	0.01	77	0.01	0	77	0.01	0.01	81	0	0	32
Held for trading (X)	0	0.04	23	0	0	44	0	0	43	0	0	44	0	0	44
Non-traded (X)	0.01	0.01	52	0.01	0	83	0.01	0	84	0.01	0	89	0	0	34
Current credit exposure (X)	0	0.04	7	0	0	36	0	0.01	20	0	0.02	21	0	0.01	18
Credit losses on derivative contracts	0	0	47	0	0	50	0	0	50	0	0	48	0	0	50
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	47	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.47	7	0	0.08	34	0	0.12	17	0	0.27	18	0	0.10	18

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	83,315	92,733	92,733	35,154	32,423
Gross losses	670	946	6,114	9,957	10,688
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	586	571	3,071	2,252	2,420
Net losses	84	375	3,043	7,705	8,268
Provision for loan and lease losses	6,556	-5,715	-9,421	37,779	10,999
Adjustments	51	0	3,046	27,505	0
Ending balance	89,838	86,643	83,315	92,733	35,154
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.25	0.04	88	-0.27	0	13	-0.10	-0.01	23	0.48	0.38	68	0.16	0.12	71
Provision for loan and lease losses / Average loans and leases	0.41	0.06	87	-0.40	0	12	-0.16	-0.01	20	0.67	0.53	70	0.22	0.16	71
Provision for loan and lease losses / Net loan and lease losses	7,804.76	49.50	98	-1,524	-82.10	14	-309.60	147.24	19	490.32	672.96	49	133.03	142.73	53
Allowance for loan and lease losses / Total loans and leases not held for sale	1.39	1.20	73	1.53	1.35	70	1.41	1.26	71	1.62	1.35	77	0.68	0.94	17
Allowance for loan and lease losses / Total loans and leases	1.39	1.17	73	1.51	1.33	72	1.40	1.25	70	1.60	1.33	77	0.67	0.93	19
Allowance for loan and lease losses / Net loans and leases losses (X)	267.38	38.27	93	57.76	72.51	63	27.38	31.39	64	12.04	25.33	37	4.25	17.18	24
Allowance for loan and lease losses / Nonaccrual assets	342.83	355.27	60	245.25	373.63	48	272.29	459.08	45	256.81	336.78	53	130.42	315.75	29
ALLL / 90+ days past due + nonaccrual loans and leases	342.31	284.19	73	240.35	338.15	52	271.22	461.06	46	256.39	293.46	60	129.90	283.41	34
Gross loan and lease losses / Average loans and leases	0.04	0.17	29	0.07	0.08	59	0.11	0.12	60	0.18	0.16	67	0.22	0.16	73
Recoveries / Average loans and leases	0.04	0.07	34	0.04	0.04	62	0.05	0.05	63	0.04	0.04	60	0.05	0.05	65
Net losses / Average loans and leases	0.01	0.09	27	0.03	0.04	59	0.05	0.06	56	0.14	0.11	70	0.17	0.11	72
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	48	0	0	48	0	0	48	0	0	49
Recoveries / Prior year-end losses	9.58	10.98	50	5.73	9.47	43	30.84	43.82	45	21.07	42.12	34	29.45	41.80	43
Earnings coverage of net loan and lease losses (X)	392.61	38.54	93	101.77	4.62	76	49.07	-14.44	71	17.96	33.55	42	16.89	22.46	50
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	39	-0.02	0	14	0	0.02	51	0.01	0.04	44	-0.01	0.02	15
Real estate loans secured by 1-4 family	-0.05	-0.02	24	-0.07	0	6	-0.08	-0.01	11	-0.01	0.01	31	-0.01	0.02	22
Revolving	0	-0.08	55	0	-0.01	31	-0.01	-0.01	36	-0.01	0	29	0	0.02	65
Closed-end	-0.06	-0.02	15	-0.09	0	4	-0.10	-0.01	7	0	0.01	27	-0.01	0.02	17
Commercial real estate loans	0	0	41	0	0.01	30	0.04	0.03	72	0.01	0.05	48	-0.02	0.02	16
Construction and land development	-0.02	-0.02	29	-0.03	-0.01	13	-0.06	-0.01	15	-0.05	0	16	-0.01	-0.02	28
1-4 family	0	0	58	0	0	54	0	0	54	0	0	14	0	0	54
Other	-0.02	-0.01	25	-0.03	-0.01	11	-0.06	-0.01	13	-0.05	-0.01	14	-0.01	-0.02	25
Multifamily	0	0	57	0	0	53	0	0	51	0	0	51	-0.31	0	1
Nonfarm nonresidential	0	0.01	60	0	0.01	35	0.05	0.04	74	0.02	0.07	55	0	0.03	48
Owner-occupied	0	0	64	0	0	59	0	0.01	51	0.02	0.01	72	0	0.01	44
Other	0	0	54	0	0	21	0.05	0.03	79	0.01	0.04	61	0	0.01	65
Real estate loans secured by farmland	0	0	57	0	0	50	0	0.01	49	0	0.01	44	0	0.01	45
Commercial and industrial loans	0.14	0.11	67	0.16	0.07	78	0.27	0.15	72	0.43	0.20	81	0.91	0.27	92
Loans to individuals	0.70		0.16	0.54	30	0.02	0.43	8	0.91	0.66	76	0.97	0.74	75	
Credit card loans	0	1.88	10	0	1.17	23	1.38	0.87	77	2.82	1.71	74	4.79	1.89	90
Agricultural loans	0	0	54	0	-0.01	54	0	0	54	0	0.01	48	0	0.02	46
Loans to foreign governments and institutions	0		0					0							
Other loans and leases	0	0.16	32	0	0.10	37	0	0.24	29	0	0.44	29	0	0.14	33

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		4,609		8,800		10,139		10,161		8,243					
90+ days past due loans and leases		40		721		121		59		108					
Nonaccrual loans and leases		26,205		35,328		30,598		36,110		26,955					
Total past due and nonaccrual loans and leases		30,854		44,849		40,858		46,330		35,306					
Restructured 30–89 days past due		16		0		0		0		80					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		2,560		5,955		4,653		6,108		7,943					
Total restructured loans and leases		2,576		5,955		4,653		6,108		8,023					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		4,425		4,066		3,910		4,182		11,020					
Other real estate owned		11,567		15,549		13,618		12,750		12,390					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.07	0.32	8	0.15	0.23	44	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29
90+ days past due loans and leases	0	0.10	25	0.01	0.03	59	0	0.02	48	0	0.04	41	0	0.03	42
Nonaccrual loans and leases	0.40	0.44	48	0.62	0.58	61	0.51	0.44	63	0.62	0.60	58	0.52	0.48	63
90+ days past due and nonaccrual loans and leases	0.41	0.59	37	0.63	0.63	59	0.52	0.48	60	0.62	0.67	50	0.52	0.54	57
30–89 days past due restructured	0	0.01	38	0	0	40	0	0	31	0	0	32	0	0	63
90+ days past due restructured	0	0	31	0	0	46	0	0	44	0	0	45	0	0	45
Nonaccrual restructured	0.04	0.10	37	0.10	0.04	78	0.08	0.08	62	0.11	0.09	66	0.15	0.07	80
30–89 days past due loans held for sale	0	0	39	0	0	48	0	0	49	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	42	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	40	0	0	46	0	0	48	0	0	46	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.07	0.32	8	0.15	0.23	44	0.17	0.21	49	0.18	0.26	42	0.16	0.31	29
90+ days past due assets	0	0.10	22	0.01	0.03	59	0	0.02	48	0	0.04	41	0	0.03	42
Nonaccrual assets	0.40	0.45	48	0.62	0.58	60	0.51	0.44	63	0.62	0.60	57	0.52	0.48	63
30+ days past due and nonaccrual assets	0.48	0.94	25	0.78	0.88	49	0.69	0.71	53	0.80	0.95	42	0.68	0.87	42
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.24	0.35	40	0.41	0.43	57	0.32	0.31	57	0.43	0.47	51	0.38	0.39	57
90+ days past due and nonaccrual assets + other real estate owned	0.35	0.36	58	0.59	0.47	66	0.46	0.34	69	0.59	0.52	60	0.56	0.45	69
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.39	0.41	58	0.62	0.49	68	0.50	0.45	61	0.64	0.63	58	0.71	0.56	69
Allowance for loan and lease losses	46.99	62.77	40	63.41	56.71	59	57.76	59.86	52	57.20	72.10	42	143.50	92.08	77
Equity capital + allowance for loan and lease losses	2.92	3.67	43	4.42	4.51	56	3.45	4.10	44	4.34	5.64	41	4.94	4.77	58
Tier 1 capital + allowance for loan and lease losses	3.23	4.23	43	5.03	4.91	57	3.91	4.51	47	4.99	6.21	43	5.86	5.30	63
Loans and leases + other real estate owned	0.65	0.69	55	0.96	0.73	68	0.81	0.70	64	0.91	0.92	58	0.96	0.78	69

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct										
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.01	0.26	4	0.17	0.23	47	0.09	0.18	38	0.18	0.25	49	0.12	0.28	23
	90+ days past due	0	0.13	18	0.02	0.03	69	0	0.02	27	0	0.04	51	0	0.03	24
	Nonaccrual.....	0.35	0.51	45	0.70	0.61	65	0.50	0.43	65	0.69	0.63	62	0.49	0.45	63
Commercial and industrial	30–89 days past due.....	0.28	0.26	63	0.09	0.14	54	0.50	0.19	84	0.18	0.15	66	0.34	0.22	73
	90+ days past due	0	0.03	47	0	0.01	35	0.01	0.02	69	0	0.02	31	0.01	0.02	70
	Nonaccrual.....	0.70	0.53	72	0.44	0.56	56	0.62	0.53	65	0.48	0.61	55	0.76	0.74	64
Individuals	30–89 days past due.....	0.62	0.67	50	0.44	0.29	71	0.40	0.53	51	0.19	0.52	37	0.30	0.60	34
	90+ days past due	0	0.08	45	0	0.02	66	0.01	0.02	66	0	0.02	30	0	0.02	31
	Nonaccrual.....	0.21	0.16	69	0.24	0.13	75	0.32	0.14	79	0.31	0.14	76	0.05	0.12	49
Depository institution loans	30–89 days past due.....		0			0			0			0			0	
	90+ days past due		0			0			0			0			0	
	Nonaccrual.....		0.01			0			0			0			0	
Agricultural	30–89 days past due.....	0	0.16	31	0	0.09	35	0	0.06	32	0	0.07	34	0	0.10	34
	90+ days past due	0	0	42	0	0	46	0	0	45	0	0	45	0	0	47
	Nonaccrual.....	0	0.71	26	9	0.73	92	0	0.18	31	9.12	0.57	94	0	0.80	28
Foreign governments	30–89 days past due.....		0						0							
	90+ days past due		0						0							
	Nonaccrual.....		0.23						0							
Other loans and leases	30–89 days past due.....	0	0.13	17	0	0.55	22	0	0.31	23	0	0.67	22	0	0.28	23
	90+ days past due	0	0.01	34	0	0	42	0	0.01	40	0	0	40	0	0	40
	Nonaccrual.....	0	0.08	22	0	0.26	35	0	0.07	37	0	0.10	33	0.64	0.04	93

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
1–4 family	30–89 days past due	0.03	0.44	4	0.47	0.36	71	0.26	0.37	48	0.45	0.46	57	0.12	0.53	12
	90+ days past due	0	0.25	21	0.06	0.05	76	0	0.04	29	0	0.06	59	0	0.05	28
	Nonaccrual	0.57	0.68	50	1.04	0.64	77	0.90	0.48	84	0.89	0.67	73	0.62	0.55	64
Revolving	30–89 days past due	0.08	0.27	27	0.51	0.21	81	0.15	0.19	54	0.14	0.25	48	0.03	0.36	19
	90+ days past due	0	0.03	34	0	0.01	41	0	0.01	41	0	0.01	41	0	0.01	37
	Nonaccrual	0.84	1.02	65	0.53	0.43	65	0.73	0.37	76	0.50	0.46	61	0.42	0.34	63
Closed-end	30–89 days past due	0.01	0.46	3	0.46	0.39	67	0.29	0.40	52	0.54	0.48	61	0.14	0.56	16
	90+ days past due	0	0.28	21	0.07	0.05	78	0	0.04	31	0.01	0.06	61	0	0.05	29
	Nonaccrual	0.50	0.66	50	1.21	0.66	83	0.95	0.49	83	1.01	0.69	78	0.67	0.57	64
Junior lien	30–89 days past due	0.01	0.01	49	0	0.01	64	0.01	0.01	65	0	0.01	15	0	0.02	32
	90+ days past due	0	0	36	0	0	45	0	0	44	0	0	44	0	0	41
	Nonaccrual	0.02	0.03	57	0.10	0.02	91	0.08	0.02	90	0.09	0.03	86	0.08	0.03	84
Commercial real estate	30–89 days past due	0	0.16	7	0.03	0.14	29	0.01	0.08	28	0.04	0.14	40	0.12	0.15	52
	90+ days past due	0	0.01	30	0	0.01	40	0	0.01	39	0	0.02	35	0	0.02	34
	Nonaccrual	0.25	0.37	46	0.48	0.54	56	0.28	0.37	50	0.52	0.57	55	0.36	0.34	60
Construction and development	30–89 days past due	0	0.19	17	0	0.15	26	0	0.09	27	0	0.16	26	0	0.20	22
	90+ days past due	0	0	38	0	0	45	0	0	45	0	0.01	43	0	0.01	43
	Nonaccrual	0.09	0.17	58	0.07	0.21	60	0.11	0.08	76	0.07	0.21	58	1.52	0.18	93
1–4 family	30–89 days past due	0	0.03	29	0	0.03	35	0	0.03	39	0	0.03	36	0	0.05	33
	90+ days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
	Nonaccrual	0.08	0.02	89	0	0.01	41	0.10	0	95	0	0.01	42	1.33	0.01	99
Other	30–89 days past due	0	0.14	20	0	0.10	30	0	0.04	30	0	0.09	30	0	0.12	26
	90+ days past due	0	0	39	0	0	46	0	0	48	0	0	44	0	0	44
	Nonaccrual	0.01	0.14	36	0.07	0.14	65	0.02	0.06	65	0.07	0.16	63	0.19	0.14	76
Multifamily	30–89 days past due	0	0.06	29	0	0.03	40	0	0.02	41	0	0.03	39	0	0.03	38
	90+ days past due	0	0	46	0	0	47	0	0	48	0	0	47	0	0	46
	Nonaccrual	0	0.12	25	0	0.10	32	0	0.06	36	0	0.10	32	0	0.03	37
Nonfarm non-residential	30–89 days past due	0	0.13	12	0.03	0.15	37	0.01	0.08	36	0.05	0.14	44	0.15	0.13	66
	90+ days past due	0	0.01	34	0	0.01	42	0	0.01	40	0	0.02	38	0	0.02	37
	Nonaccrual	0.28	0.45	41	0.54	0.68	52	0.31	0.49	46	0.60	0.73	53	0.21	0.36	39
Owner Occupied	30–89 days past due	0	0.04	10	0.03	0.04	61	0.01	0.03	53	0.05	0.05	59	0.12	0.06	75
	90+ days past due	0	0	38	0	0	44	0	0	43	0	0.01	40	0	0.01	40
	Nonaccrual	0.16	0.17	50	0.30	0.24	65	0.14	0.18	53	0.34	0.27	65	0.11	0.19	41
Other	30–89 days past due	0	0.08	25	0	0.09	22	0	0.03	27	0	0.06	22	0.02	0.05	58
	90+ days past due	0	0.01	39	0	0	46	0	0	45	0	0	44	0	0.01	41
	Nonaccrual	0.13	0.24	44	0.25	0.32	58	0.17	0.24	57	0.26	0.33	57	0.10	0.14	58
Farmland	30–89 days past due	0	0.17	31	0	0.11	34	0	0.06	34	0	0.08	33	0	0.21	28
	90+ days past due	0	0	45	0	0.01	46	0	0	46	0	0	46	0	0.01	45
	Nonaccrual	0	0.67	21	10.39	1.38	91	7.79	0.73	91	9.83	1.19	92	8.64	1.06	94
Credit card	30–89 days past due	0	0.87	6	0	0.64	21	1.04	0.88	66	0.31	1.02	49	0	0.87	18
	90+ days past due	1.45	0.45	96	0.33	0.14	73	0	0.12	31	0	0.22	27	0	0.18	30
	Nonaccrual	0	0.12	35	0	0.01	46	0	0.01	47	0	0.02	46	0	0	46

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,058,023	855,420	959,028	853,227	785,257										
Retained earnings	389,670	313,730	381,568	281,432	195,813										
Accumulated other comprehensive income (AOCI)	-73,034	9,405	-6,994	20,370	4,465										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,374,659	1,178,555	1,333,602	1,155,029	985,535										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	303,781	234,518	264,940	235,309	226,514										
Accumulated other comprehensive income-related adjustments	-73,034	9,405	-6,994	20,370	4,465										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,143,912	934,632	1,075,656	899,350	754,556										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,143,912	934,632	1,075,656	899,350	754,556										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	71,716	71,436	71,646	71,365	71,085										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	4	4	4	4	0										
Additional tier 1 capital before deductions	71,720	71,440	71,650	71,369	71,085										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	71,720	71,440	71,650	71,369	71,085										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	66,385	54,598	53,580	58,861	35,294										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	66,385	54,598	53,580	58,861	35,294										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	66,385	54,598	53,580	58,861	35,294										
Exited advanced approach tier 2 capital															
Total capital	1,282,017	1,060,670	1,200,886	1,029,580	860,935										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	10,678,577	8,488,652	10,084,004	8,377,553	6,986,139										
Less: Deductions from common equity tier 1 capital	303,781	234,517	264,940	235,309	226,514										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	10,374,796	8,254,135	9,819,064	8,142,244	6,759,625										
Total risk-weighted assets	7,235,528	5,562,848	6,595,378	5,560,489	5,481,326										
Exited advanced approach total RWA															
Capital Ratios															
Common equity tier 1 capital, column A	15.81	12.18	88	16.80	11.14	91	16.31	12.27	91	16.17	10.91	90	13.77	12.50	72
Common equity tier 1 capital, column B	0	0.26	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	16.80	12.88	89	18.09	11.77	93	17.40	12.90	93	17.46	11.60	93	15.06	13.19	78
Tier 1 capital, column B	0	0.31	46	0	0	50	0	0	50	0	0	50	0	0	50
Total capital, column A	17.72	14.72	85	19.07	13.63	89	18.21	14.97	88	18.52	13.45	88	15.71	14.63	73
Total capital, column B	0	0.34	46	0	0	50	0	0	50	0	0	50	0	0	50
Tier 1 leverage	11.72	9.06	92	12.19	9.68	91	11.68	9.54	88	11.92	9.65	88	12.21	10.39	85
Supplementary leverage ratio, advanced approaches HCs		6.62													

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019		Percent Change		
											1-Year	5-Year	
Insurance Activities													
Total insurance underwriting assets		0		0		0		0		0		0	
Total property and casualty assets		0		0		0		0		0		0	
Reinsurance recoverables (P/C)													
Total life and health assets		0		0		0		0		0		0	
Reinsurance recoverables (L/H)													
Separate account assets (L/H)		0		0		0		0		0		0	
Total insurance underwriting equity		0		0		0		0		0		0	
Total property and casualty equity		0		0		0		0		0		0	
Total life and health equity		0		0		0		0		0		0	
Total insurance underwriting net income		0		0		0		0		0		0	
Total property and casualty		0		0		0		0		0		0	
Total life and health		0		0		0		0		0		0	
Claims and claims adjusted expense reserves (P/C)		0		0		0		0		0		0	
Unearned premiums (P/C)		0		0		0		0		0		0	
Policyholder benefit and contractholder funds (L/H)		0		0		0		0		0		0	
Separate account liabilities (L/H)		0		0		0		0		0		0	
Insurance activities revenue		0		13		17		10		30		-100.00	
Other insurance activities income		0		13		17		10		30		-100.00	
Insurance and reinsurance underwriting income		0		0		0		0		0		0	
Premiums		0		0		0		0		0		0	
Credit related insurance underwriting		0		0		0		0		0		0	
Other insurance underwriting		0		0		0		0		0		0	
Insurance benefits, losses, expenses		0		0		0		0		0		0	
Net assets of insurance underwriting subsidiaries		0		0		0		0		0		0	
Life insurance assets		206,375		132,635		205,041		131,776		126,181		55.60	142.12

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	48	0	0	48	0	0	48	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			50			25			50			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			50			75			50			40		
Separate account assets (L/H) / Total life assets	11.64			0			0			0			0		
Insurance activities revenue / Adjusted operating income	0	0.38	16	0.02	0.60	54	0	0.64	51	0	0.41	50	0.01	0.37	55
Premium income / Insurance activities revenue	3.33			0	0.04	46	0	0.13	45	0	0.01	47	0	0.03	47
Credit related premium income / Total premium income	37.50			100			100			100			100		
Other premium income / Total premium income	62.50			0			0			0			0		
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0	48	0	0	49	0	0	49	0	0	48
Insurance net income (P/C) / Equity (P/C)	25.60			28.44			47.20			19.85			37.86		
Insurance net income (L/H) / Equity (L/H)	150.40						84.24								
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			82.49			448.52			-40.91			132.57		
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0			0			0	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	50	0	0	49	0	0	50	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.81	12.22	62	12.14	11.20	48	16.66	11.86	70	12.39	11.01	52	14.66	11.53	57
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)		0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0	49	0	0	49	0	0	49	0	0	49

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.70	0.04	0	0.05	0
Cost: Interest-bearing deposits.....	0.14	0.88	0.42	1.24	2.53
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.72				
Commercial and industrial loans	1.62				2.35
Foreign governments and institutions	0		0		
Growth Rates					
Net loans and leases.....	10.28	-40.26	-29.45	5,672.05	-47.91
Total selected assets.....	17.19	-15.36	-19.66	6.04	-25.04
Deposits	-5.48	-55.95	-65.37	-44.89	2.53

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		14,748	11,936	47,788	20,425	18,677	23.56	4342.17
Dividends		14,713	11,910	47,684	20,230	18,084	23.53	
Interest		35	26	104	195	593	34.62	-89.46
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from nonbank subsidiaries		10	10	38	52	82	0.00	-23.08
Dividends		10	10	38	52	82	0.00	-23.08
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies					0	0		
Dividends					0	0		
Interest					0	0		
Management and service fees					0	0		
Other income					0	0		
Total income from subsidiaries		14,758	11,946	47,826	20,477	18,759	23.54	4177.68
Securities gains (losses)		0	0	0	0	0		
Other operating income		7	6	25	23	4	16.67	-53.33
Total operating income		14,765	11,952	47,851	20,500	18,763	23.54	4001.39
Operating Expenses								
Personnel expenses		0	0	0	0	0		
Interest expense		0	0	0	0	0		
Other expenses		562	562	2,448	3,074	4,019	0.00	-18.08
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		562	562	2,448	3,074	4,019	0.00	-18.08
Income (loss) before taxes		14,203	11,390	45,403	17,426	14,744	24.70	
Applicable income taxes (credit)		-107	-109	-481	-589	-702		
Extraordinary items								
Income before undistributed income of subsidiaries		14,310	11,499	45,884	18,015	15,446	24.45	
Equity in undistributed income of subsidiaries		6,278	22,220	78,519	59,749	83,293	-71.75	-22.86
Bank subsidiaries		6,281	22,223	78,532	59,793	83,449	-71.74	-22.82
Nonbank subsidiaries		-3	-3	-13	-44	-156		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		20,588	33,719	124,403	77,764	98,739	-38.94	159.75
Memoranda								
Bank net income		20,994	34,133	126,216	80,023	101,533	-38.49	157.97
Nonbank net income		7	7	25	8	-74	0.00	-46.15
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	1,427,565	99.96	1,227,037	100.02	1,382,861	100.03	1,202,587	1,056,468	16.34	152.22
Common and preferred stock	1,320,197	92.44	1,145,530	93.38	1,284,463	92.91	1,132,513	1,003,489	15.25	162.03
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	107,368	7.52	81,507	6.64	98,398	7.12	70,074	52,979	31.73	72.72
Investment in nonbank subsidiaries	2,013	0.14	2,021	0.16	2,015	0.15	2,023	2,267	-0.40	-18.20
Common and preferred stock	2,013	0.14	2,021	0.16	2,015	0.15	2,023	2,267	-0.40	-18.20
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0	
Common and preferred stock	0	0	0	0	0	0	0	0	0	
Excess cost over fair value	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0	
Other receivables	0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0	0	
Securities	0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution	821	0.06	454	0.04	57	0	70	70	80.84	60.04
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0	0	
Intangible assets	-3,621	-0.25	-3,621	-0.30	-3,621	-0.26	-3,621	-3,621		
Other assets	1,330	0.09	843	0.07	1,140	0.08	659	1,515	57.77	-82.41
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0	
Total assets	1,428,108	100.00	1,226,734	100.00	1,382,452	100.00	1,201,718	1,056,699	16.42	149.27
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0	0	
Securities sold (repos)	0	0	0	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures	0	0	0	0	0	0	0	0	0	
Other liabilities	211	0.01	53	0	174	0.01	55	79	298.11	104.85
Balance due to subsidiaries and related institutions	71,716	5.02	71,436	5.82	71,646	5.18	71,365	71,085	0.39	2.00
Total liabilities	71,927	5.04	71,489	5.83	71,820	5.20	71,420	71,164	0.61	2.15
Equity Capital	1,356,181	94.96	1,155,245	94.17	1,310,632	94.80	1,130,298	985,535	17.39	169.89
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0	
Common stock	6,124	0.43	5,529	0.45	5,850	0.42	5,524	5,151	10.76	50.28
Common surplus	1,062,358	74.39	858,584	69.99	963,747	69.71	855,988	786,138	23.73	107.98
Retained earnings	371,192	25.99	290,420	23.67	358,598	25.94	256,701	195,813	27.81	
Accumulated other comprehensive income	-73,034	-5.11	9,405	0.77	-6,994	-0.51	20,370	4,465		
Other equity capital components	-10,459	-0.73	-8,693	-0.71	-10,569	-0.76	-8,285	-6,032		
Total liabilities and equity capital	1,428,108	100.00	1,226,734	100.00	1,382,452	100.00	1,201,718	1,056,699	16.42	149.27
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries	71,716	5.02	71,436	5.82	71,646	5.18	71,365	71,085	0.39	2.00
Notes payable to subsidiaries that issued TPS	69,455	4.86	69,175	5.64	69,385	5.02	69,104	68,824	0.40	2.06
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0	

